



STANDING UP. FIGHTING BACK.

Tips to Help Protect You from Frauds and Scams

Telemarketing Scams

- 1 Hang up on pushy telemarketers and join the **Do Not Call Registry** for free online at www.ncdoj.gov or call 1-888-382-1222 to keep most of them from bothering you again.
- 2 Never give out important numbers like your bank account, credit card or Social Security number to telemarketers who call you. Report those telemarketers to our office.
- 3 If a caller says they are with your bank, church or another organization and asks for financial information, get their number and call back to make sure they are who they say they are.

Sweepstakes Scams

- 1 Throw away unsolicited lottery or sweepstakes mailings that say that you're a winner. Foreign lotteries are illegal, and the checks they send you are fake, no matter how good they look.
- 2 Never send money for a free prize, loan or credit card. It's against the law to charge money in advance for a loan, and you shouldn't have to pay to get a credit card or to collect a legitimate prize.
- 3 Don't be pressured to buy something to enter a sweepstakes. You don't have to buy something to enter, and buying doesn't increase your chance to win.
- 4 Don't put bank account numbers or a Social Security Number on an entry form for a sweepstakes or any other type of contest.

Living Trust and Annuity Fraud

- 1 Never buy anything you don't understand.
- 2 Don't make a quick decision about investment offers or changing insurance policies. Ask an independent professional and read all forms completely.
- 3 When a loved one dies, don't be pressured into making major financial decisions or purchases right away.
- 4 Be wary if a salesperson says "it's a special opportunity but you have to keep it secret," or urges you to "act now" while using phrases like "limited offer," "risk free" or "tax-free offshore investments."
- 5 Before committing to a financial opportunity, consult with a trusted professional adviser, such as a lawyer or an accountant.
- 6 Remember, you can't get something for nothing.

Health Care Scams

- ❶ Avoid products marketed as miracle cures, scientific breakthroughs or as having a secret ingredient.
- ❷ Know that promotions that offer a free meal or lodging usually include a high-pressure sales pitch.
- ❸ Don't sign up for any discount health or drug plan before checking with your doctor, pharmacist or the Attorney General's Office.
- ❹ Be wary of health promotions that use personal testimonials by consumers or doctors claiming "amazing results." Avoid products that offer a "no-risk money-back guarantee."

Protect Yourself

Scammers try to scare or excite you to get what they want. Don't lower your guard, and don't fall for their tricks!

Never give out personal or account information to people you don't know and trust.

Home Construction and Repair Scams

- ❶ When you need work done on your home, ask friends or co-workers for advice. Check references and compare written estimates before making a decision
- ❷ Before hiring a contractor, get a written agreement that states clearly the exact costs, work to be performed and completion dates.
- ❸ Make payments as work is completed. Don't pay for the entire job before work begins, and never make a final payment until work is complete.
- ❹ Be wary of a contractor that contacts you looking for work, or who tries to rush you into agreeing to a job *he* claims needs to be done.
- ❺ After a disaster of any kind, beware of scammers who come to your home posing as government officials or insurance adjusters. Contact your insurance company before you have any work done to your home.

For more information:

1-877-5-NO-SCAM (toll free) | www.ncdoj.gov